

Appl. No.09/512,425

Reply to Office Action of May 25, 2005

## REMARKS

This Response is submitted in reply to the Office Action dated May 25, 2005. Claims 2-4 and 10-13 are pending in the patent application. Claims 10 and 11 have been amended. No new matter has been added by any of the amendments made herein.

In the Office Action, Claims 2-4 and 10-13 were rejected under 35 U.S.C. § 103(a). Applicants respectfully submit, for at least the reasons set forth below, that the rejections have been overcome or are improper. Accordingly, Applicants respectfully request reconsideration of the patentability of claims 2-4 and 10-13.

Claims 3-4 and 10-13 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,884,271 to Pitroda ("Pitroda"). Applicants respectfully disagree with and traverse this rejection because Pitroda does not disclose, teach or suggest the elements of claims 3-4 and 10-13.

The Office Action states that Pitroda discloses all the elements of the claimed invention except that Pitroda does not explicitly disclose wherein the utilization-history from each of said plurality of electronic money terminal is processed within a specific electronic money terminal. The Office Action further alleges that it is well known to process transactions and log the history of transactions with dispensing a receipt for customer (owner of the card) associated with what he/she has purchased. Applicant respectfully disagrees with the Office Action because it would not be obvious to modify Pitroda to allow a gathering of utilization-history data independently of reading utilization-history data and withdrawal of the electronic money data by the electronic money terminals as recited, in part, by independent claims 10 and 11 and further, as fully supported by the specification, for example, at page 8, lines 7-13.

In contrast to the claimed invention, the Universal Electronic Transaction ("UET") card in Pitroda communicates with a communication interface unit ("CIU") together with data base facilities or a main central computer of the credit card or bank company. For example, Pitroda discloses that the CIU interfaces with the UET card. The CIU receives data from the UET card. In addition, the CIU stores and processes data and directly communicates with the point of sales ("POS") and home or office personal computer ("PC"). The CIU is provided with a modem or the like for telecommunicating with remote computers and data base facilities for credit verification, card issuing, bill payments, etc. The POS computer 23 interfaces directly with the

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CIU to read/write information to and from the UET card and communicate with the main central computer of the credit card or bank card company for customer data base, credit verification, etc. The POS computer also writes transaction information directly into the UET card thereby eliminating need for paper receipts. See, Pitroda, column 10, lines 4-32.

In operation, the UET cards are connected to the CIU unit. The CIU also dials the main computer center for verification and interfaces with a POS computer. See, Pitroda, column 13, lines 1-9. As stated previously, the system described by Pitroda employs the UET card and the CIU unit where the CIU unit communicates with a main computer center for verification of the UET card. Thus, Pitroda teaches that the UET card communicates with a main computer to perform intended transactions, where the communication is not independent with respect to the communication of the UET card and CIU unit. Clearly, communication with a main computer to perform such transactions as provided in Pitroda contrasts the claimed invention that recites, in part, gathering of utilization-history data independently of reading the utilization-history data and withdrawal of the electronic money data.

For at least these reasons, amended claims 10 and 11 and claims 2-4 and 12-13 which depend from either of claims 10 and 11, are distinguishable from Pitroda and thus are in condition for allowance.

Claim 2 is rejected for alleged obviousness reasons in view of Pitroda and further in view of U.S. Patent No. 6,317,721 ("Hurta"). Claim 2 depends from claim 10 and thus Pitroda on its own is distinguishable from claim 2 at least for substantially the same reason as discussed above. Further, Hurta cannot be relied on solely to remedy the deficiencies of Pitroda where Hurta is primarily relied on for its alleged teaching regarding a smart-card and smart card-based transponder and RF communication and wireless transaction to allow remote communication. See, Office Action, page 7. Thus, even if combinable, Pitroda and Hurta fail to render obvious claim 2 and therefore this rejection should be withdrawn.

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For the foregoing reasons, Applicants respectfully request that the present application is in condition for allowance and earnestly solicit reconsideration of same.

Respectfully submitted,

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Dated: August 8, 2005